



# PEBP

Public Employees' Benefits Program

## Quarterly Plan Performance Review

Dental • 2026-2Q

Claims Paid 7/1/2025 - 12/31/2025



A UnitedHealthcare Company



# Dental Total Savings Summary

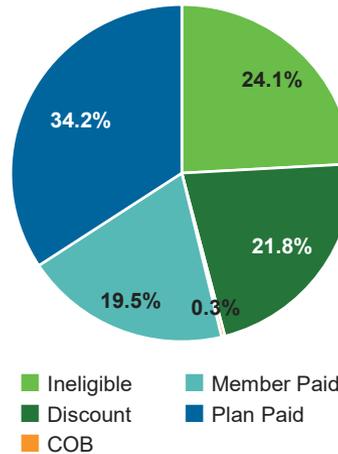
## Breakouts & Network Performance



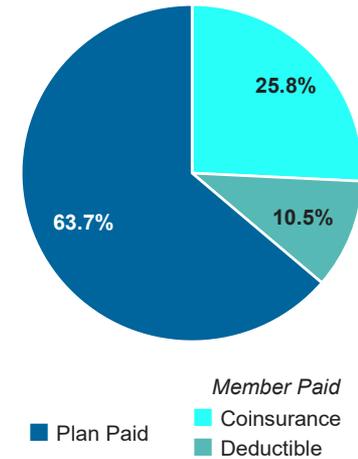
### Dental Dollar Chain: Billed to Paid Dollars

Dollar Amount	Total Dollars	PMPM
Dental Billed	\$43,538,399	\$105.93
(-) Ineligible	\$10,849,308	\$26.40
Dental Covered	\$32,689,091	\$79.53
(-) Discount	\$9,806,398	\$23.86
Dental Allowed	\$22,882,693	\$55.67
(-) COB	\$143,536	\$0.35
(-) Coinsurance	\$6,226,700	\$15.15
(-) Deductible	\$2,541,180	\$6.18
<b>Total Member Paid</b>	<b>\$8,767,880</b>	<b>\$21.33</b>
<b>Total Plan Paid</b>	<b>\$15,396,470</b>	<b>\$37.46</b>

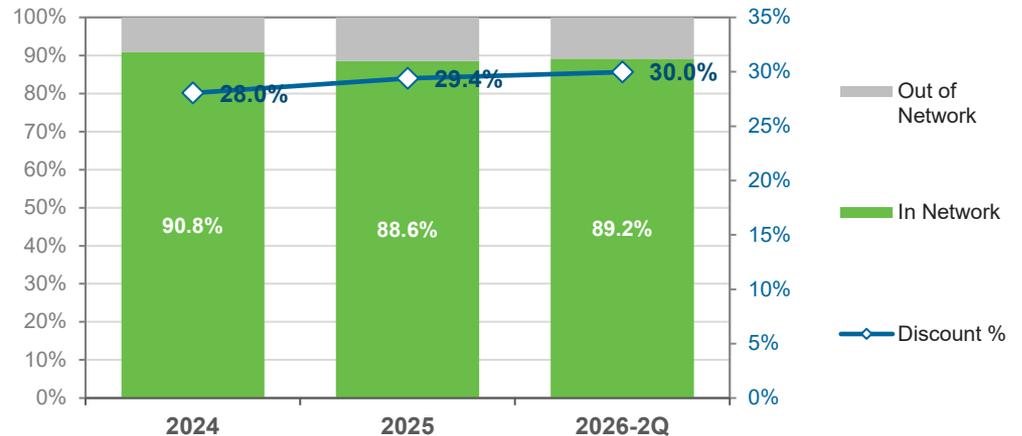
### Breakout of Billed Dollars



### Breakout of Paid Dollars



### Dental Network Performance





# Dental Claims Breakouts

## Age Range, Member Cost, and Dental Category



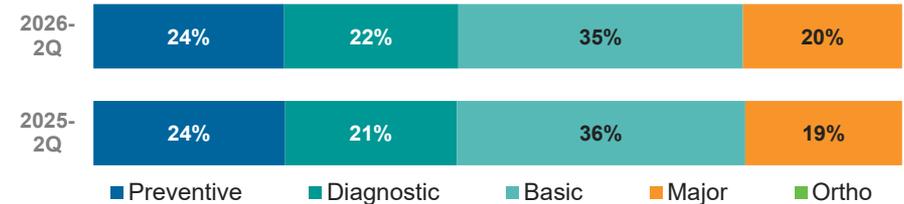
### Dental Paid Claims by Age Range

Age	2025-2Q		2026-2Q		Change	
	Total Paid	Paid PMPM	Total Paid	Paid PMPM	Total	PMPM
< 01	\$4,039	\$1.69	\$4,495	\$1.79	11.3%	6.4%
01	\$26,053	\$9.98	\$29,325	\$10.70	12.6%	7.2%
02 - 04	\$232,327	\$24.04	\$216,588	\$23.11	-6.8%	-3.8%
05 - 09	\$640,226	\$33.14	\$688,985	\$35.48	7.6%	7.1%
10 - 14	\$718,735	\$31.83	\$759,579	\$32.78	5.7%	3.0%
15 - 19	\$933,239	\$35.23	\$1,073,439	\$40.56	15.0%	15.1%
20 - 24	\$609,295	\$21.72	\$646,648	\$22.59	6.1%	4.0%
25 - 29	\$502,466	\$25.23	\$542,053	\$25.98	7.9%	3.0%
30 - 34	\$641,937	\$27.59	\$670,070	\$28.98	4.4%	5.0%
35 - 39	\$792,592	\$30.44	\$817,016	\$29.93	3.1%	-1.7%
40 - 44	\$861,683	\$31.19	\$903,783	\$31.35	4.9%	0.5%
45 - 49	\$896,234	\$34.53	\$981,199	\$36.11	9.5%	4.6%
50 - 54	\$1,088,255	\$36.51	\$1,092,274	\$37.76	0.4%	3.4%
55 - 59	\$1,147,056	\$38.25	\$1,206,378	\$39.53	5.2%	3.3%
60 - 64	\$1,342,069	\$42.95	\$1,437,376	\$47.39	7.1%	10.3%
65+	\$4,098,030	\$50.44	\$4,327,264	\$52.99	5.6%	5.0%
<b>Total</b>	<b>\$14,534,236</b>	<b>\$35.78</b>	<b>\$15,396,470</b>	<b>\$37.46</b>	<b>5.9%</b>	<b>4.7%</b>

### Dental Cost Distribution

Member Total Paid Range	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Mem Paid)	OOP % of Tot
No Claims	31,919	44.4%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	1,272	1.8%	-\$7,029	0.0%	\$68,710	0.8%
> \$0 - \$250	23,561	32.8%	\$3,538,448	23.0%	\$1,231,158	14.0%
> \$250 - \$500	7,031	9.8%	\$2,392,798	15.5%	\$950,305	10.8%
> \$500 - \$750	2,573	3.6%	\$1,587,624	10.3%	\$1,006,282	11.5%
> \$750 - \$1000	1,581	2.2%	\$1,371,635	8.9%	\$978,651	11.2%
> \$1000	3,890	5.4%	\$6,512,994	42.3%	\$4,532,774	51.7%
<b>Total</b>	<b>71,827</b>	<b>100.0%</b>	<b>\$15,396,470</b>	<b>100.0%</b>	<b>\$8,767,880</b>	<b>100.0%</b>

### Paid Breakout by Dental Category



Dental Category	2025-2Q		2026-2Q		Change
	Patients	Total Paid	Patients	Total Paid	Total Paid
Preventive	29,741	\$3,443,283	30,449	\$3,631,865	5.5%
Diagnostic	30,544	\$3,087,533	31,439	\$3,317,265	7.4%
Basic	14,515	\$5,181,443	14,790	\$5,417,145	4.5%
Major	4,240	\$2,821,978	4,376	\$3,030,195	7.4%
Orthodontia	1	\$0	3	\$0	-
<b>Total Dental</b>	<b>38,797</b>	<b>\$14,534,236</b>	<b>39,447</b>	<b>\$15,396,470</b>	<b>5.9%</b>



# Dental Paid by Member Status

## Breakout of State vs. Non-State by Member Status



Program	2025-2Q (7/1/2024 - 12/31/2024)				2026-2Q (7/1/2025 - 12/31/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
<b>State Members</b>									
Dental	\$9,708,166	\$1,181,319	\$306,537	\$11,196,022	\$10,391,686	\$1,158,510	\$337,450	\$11,887,646	6.2%
Dental Exchange			\$2,171,512	\$2,171,512			\$2,352,329	\$2,352,329	8.3%
<b>Total</b>	<b>\$9,708,166</b>	<b>\$1,181,319</b>	<b>\$2,478,049</b>	<b>\$13,367,534</b>	<b>\$10,391,686</b>	<b>\$1,158,510</b>	<b>\$2,689,779</b>	<b>\$14,239,975</b>	<b>6.5%</b>
PMPM	\$31.82	\$41.37	\$51.40	\$35.01	\$33.40	\$42.37	\$54.60	\$36.73	4.9%
<b>Non-State Members</b>									
Dental	\$1,726	\$33,772	\$121,531	\$157,029	\$3,479	\$33,362	\$127,853	\$164,694	4.9%
Dental Exchange			\$1,009,674	\$1,009,674			\$991,801	\$991,801	-1.8%
<b>Total</b>	<b>\$1,726</b>	<b>\$33,772</b>	<b>\$1,131,205</b>	<b>\$1,166,702</b>	<b>\$3,479</b>	<b>\$33,362</b>	<b>\$1,119,654</b>	<b>\$1,156,495</b>	<b>-0.9%</b>
PMPM	\$25.40	\$48.18	\$47.98	\$47.92	\$34.56	\$70.68	\$49.22	\$49.59	3.5%
<b>All Members</b>									
Dental	\$9,709,892	\$1,215,091	\$428,068	\$11,353,050	\$10,395,165	\$1,191,872	\$465,303	\$12,052,340	6.2%
Dental Exchange			\$3,181,186	\$3,181,186			\$3,344,130	\$3,344,130	5.1%
<b>Total</b>	<b>\$9,709,892</b>	<b>\$1,215,091</b>	<b>\$3,609,254</b>	<b>\$14,534,236</b>	<b>\$10,395,165</b>	<b>\$1,191,872</b>	<b>\$3,809,433</b>	<b>\$15,396,470</b>	<b>5.9%</b>
PMPM	\$31.82	\$41.53	\$50.28	\$35.78	\$33.40	\$42.85	\$52.90	\$37.46	4.7%